

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

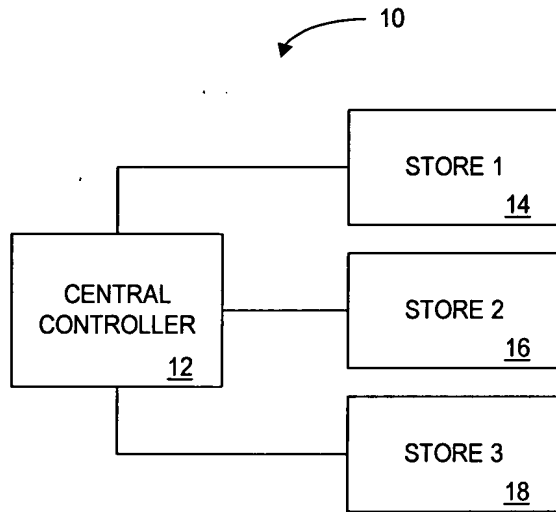


FIG. 1

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

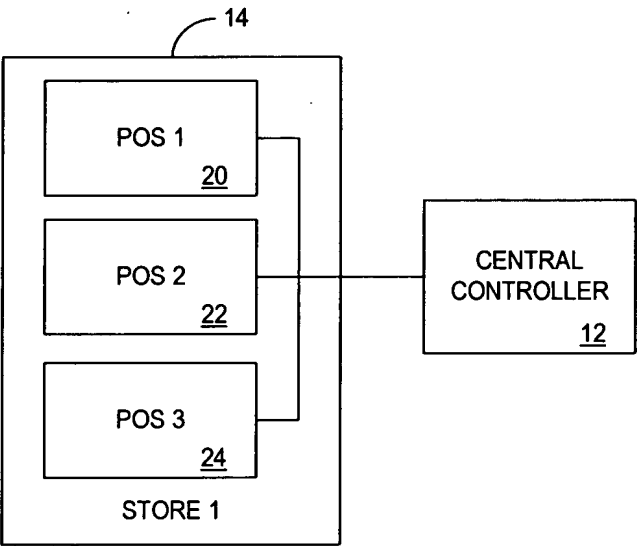


FIG. 2

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

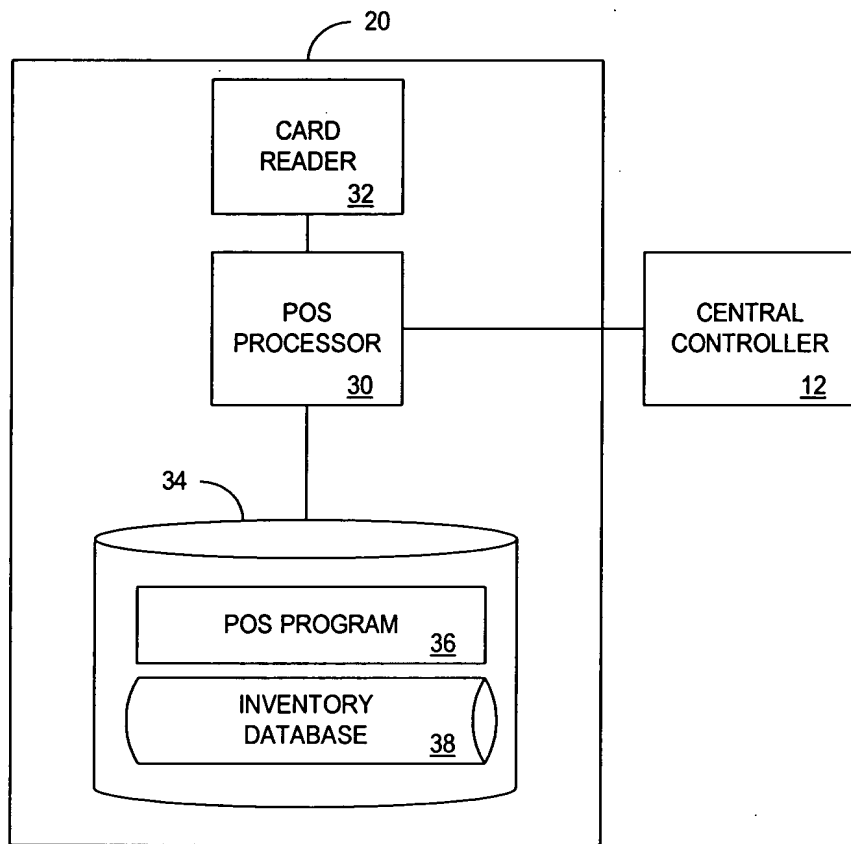


FIG. 3

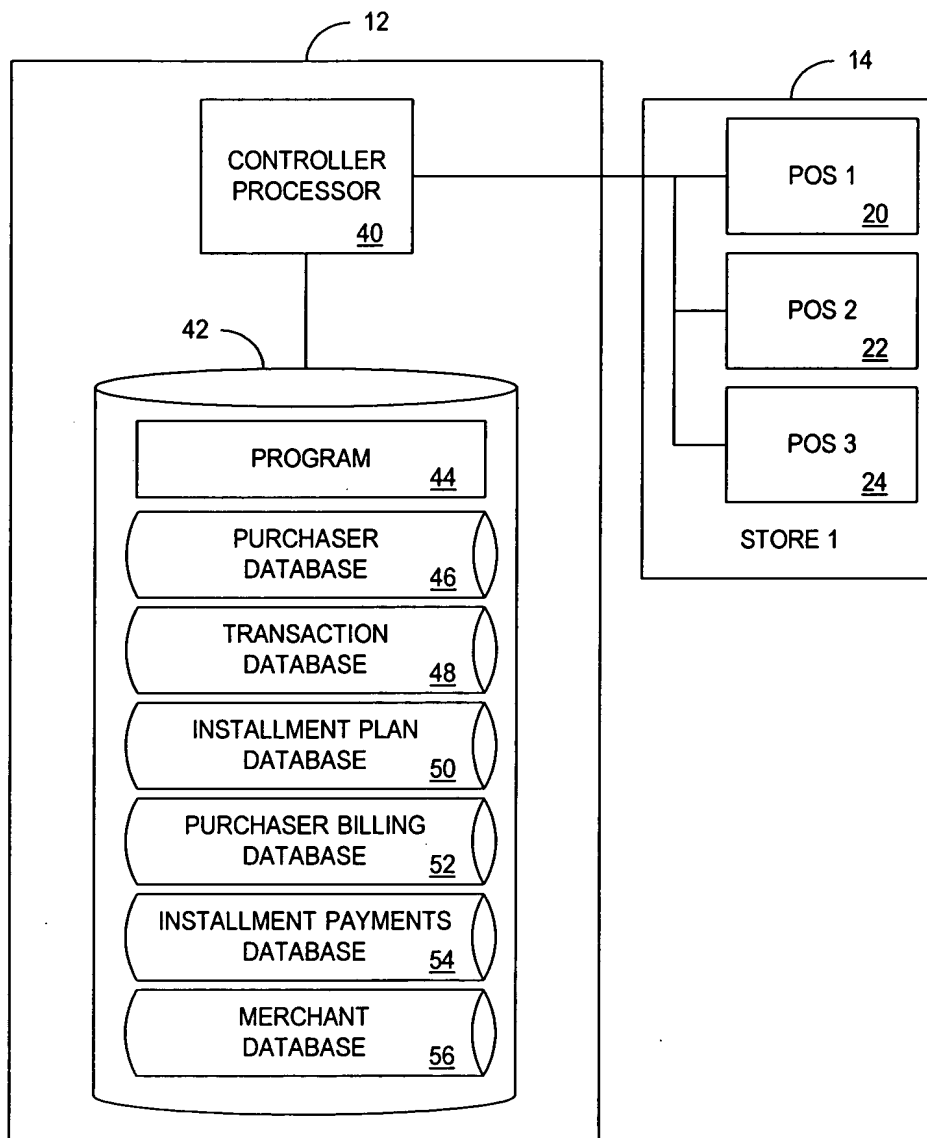


FIG. 4

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

46

57

58

59

CREDIT CARD ACCOUNT NUMBER <u>60</u>	NAME <u>61</u>	ADDRESS <u>62</u>	BALANCE LIMIT <u>63</u>	BALANCE <u>64</u>
1111-1111- 1111-1111	BILL SMITH	123 RED ST. ANYWHERE, USA	\$2,000	\$1,016.94
1111-2222- 2222-2222	SUSAN GREEN	456 BLUE ST. ANYWHERE, USA	\$4,000	\$3,120.48
1111-3333- 3333-3333	ELIOT BROWN	678 GRAY DR. ANYWHERE, USA	\$1,000	\$90.32

FIG. 5A

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

FIG. 5B is a schematic diagram of a credit card transaction record.

48

TRANSACTION IDENTIFIER	CREDIT CARD ACCOUNT NUMBER	TRANSACTION DATE	INSTALLMENT PLAN IDENTIFIER	MERCHANT IDENTIFIER	PURCHASE PRICE
76 130112	78 1111-8888-8888-8888	80 8/23/97	82 NONE	84 13456	86 \$62.29
130113	1111-5555-5555-5555	8/23/97	A	12421	\$82.51
130456	1111-1111-1111-1111	8/23/97	B	12456	\$435.97

70
72
74

FIG. 5B

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

50

90 92 94	INSTALLMENT PLAN IDENTIFIER 96	TERM 98	INTEREST RATE 100	REQUIRED PURCHASE PRICE 102
	A	12 MONTHS	16%	BETWEEN \$250 AND \$1,000
	B	24 MONTHS	15%	BETWEEN \$250 AND \$1,000
	C	36 MONTHS	13%	BETWEEN \$250 AND \$1,000

FIG. 5C

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

108 →

109 →

CREDIT CARD ACCOUNT NUMBER 1111-1111-1111-1111				
TRANSACTION IDENTIFIER <u>116</u>	TRANSACTION DATE <u>118</u>	BILLABLE CHARGE <u>120</u>	MERCHANT IDENTIFIER <u>122</u>	TRANSACTION DESCRIPTION <u>124</u>
128003	8/21/97	\$32.81	12345	MISC. GROCERIES
128116	8/22/97	\$12.92	12348	GASOLINE
130456-B-1	8/28/97	\$21.14	NA	COLOR TELEVISION 456 PAYMENT 1/24

110 →

112 →

114 →

FIG. 5D

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
WPAFTSMAN		

CREDIT CARD ACCOUNT NUMBER ¹³⁶	PURCHASE PRICE ¹³⁸	TRANSACTION IDENTIFIER ¹⁴⁰	INSTALLMENT PLAN IDENTIFIER ¹⁴²	NUMBER OF PAYMENTS MADE ¹⁴⁴	INSTALLMENT AMOUNT ¹⁴⁶
1111-3333- 3333-3333	\$221.47	118271	A	9	\$20.09
1111-2222- 2222-2222	\$482.61	128497	A	4	\$43.79
1111-1111- 1111-1111	\$435.97	130456	B	0	\$21.14

130
132
134

54

FIG. 5E

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

56

150	MERCHANT IDENTIFIER	MERCHANT NAME	ADDRESS
	156	158	160
152	12456	RETAIL STORE X	4820 RED ST. ANYWHERE, USA
154	12457	GROCER Y	7221 AZURE LA. ANYWHERE, USA
	12458	GASOLINE SUPPLIER Z	4281 GREEN STRIP DR. ANYWHERE, USA

FIG. 5F

APPROVED	O.G. FIG.
BY	CLASS SUBCLASS
DRAFTSMAN	

200

CREDIT CARD ACCOUNT NUMBER	NAME	ADDRESS	BALANCE LIMIT	BALANCE
1111-1111-1111-1111	BILL SMITH	123 RED ST. ANYWHERE, USA	\$2,000	\$1,016.94

210

TRANSACTION IDENTIFIER	CREDIT CARD ACCOUNT NUMBER	TRANSACTION DATE	INSTALLMENT PLAN IDENTIFIER	MERCHANT IDENTIFIER	PURCHASE PRICE
130456	1111-1111-1111-1111	8/23/97	B	123456	\$435.97

215

MERCHANT IDENTIFIER	MERCHANT NAME	ADDRESS
12456	RETAIL STORE X	4820 RED ST. ANYWHERE, USA

220

INSTALLMENT PLAN IDENTIFIER	TERM	INTEREST RATE	REQUIRED PURCHASE PRICE
B	24 MONTHS	15%	BETWEEN \$250 AND \$1,000

230

CREDIT CARD ACCOUNT NUMBER 1111-1111-1111-1111				
TRANSACTION IDENTIFIER	TRANSACTION DATE	BILLABLE CHARGE	MERCHANT IDENTIFIER	TRANSACTION DESCRIPTION
130456-B-1	8/28/97	\$21.14	NA	COLOR TELEVISION 456 PAYMENT 1/24

240

CREDIT CARD ACCOUNT NUMBER	PURCHASE PRICE	TRANSACTION IDENTIFIER	INSTALLMENT PLAN IDENTIFIER	NUMBER OF PAYMENTS MADE	INSTALLMENT AMOUNT
1111-1111-1111-1111	\$435.97	130456	B	0	\$21.14

FIG. 6

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

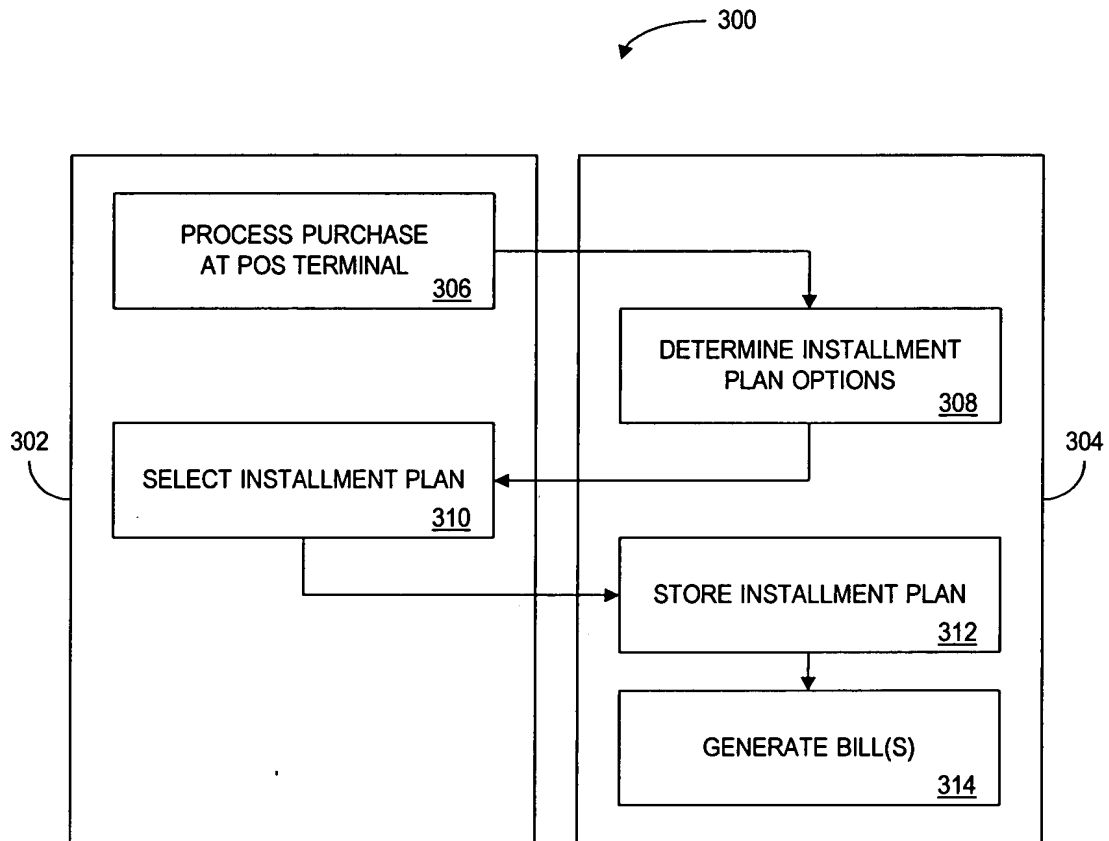


FIG. 7

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

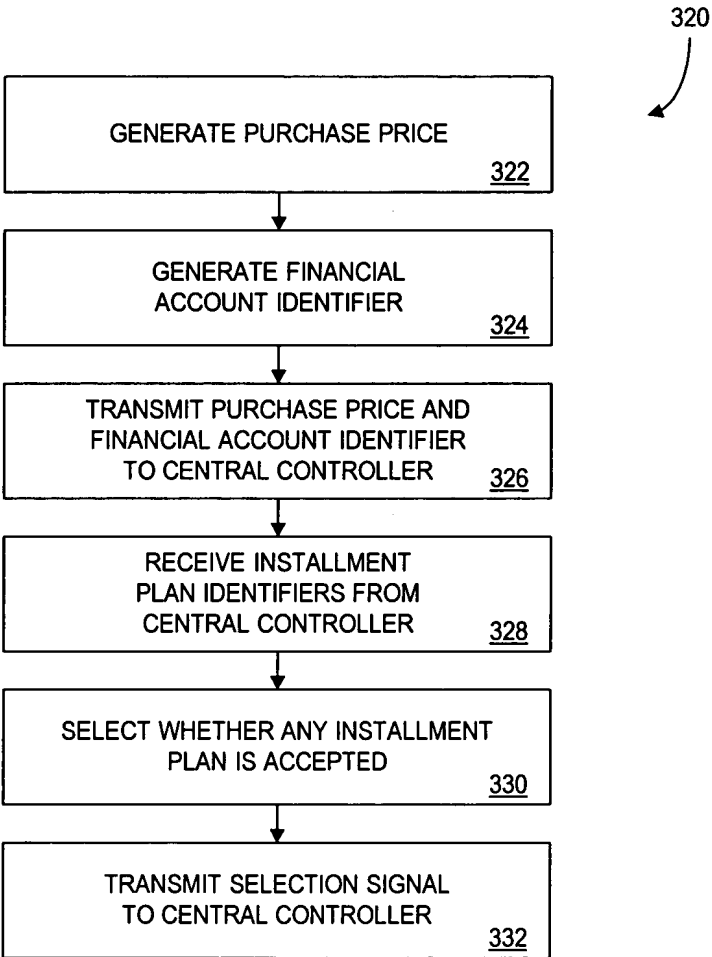


FIG. 8

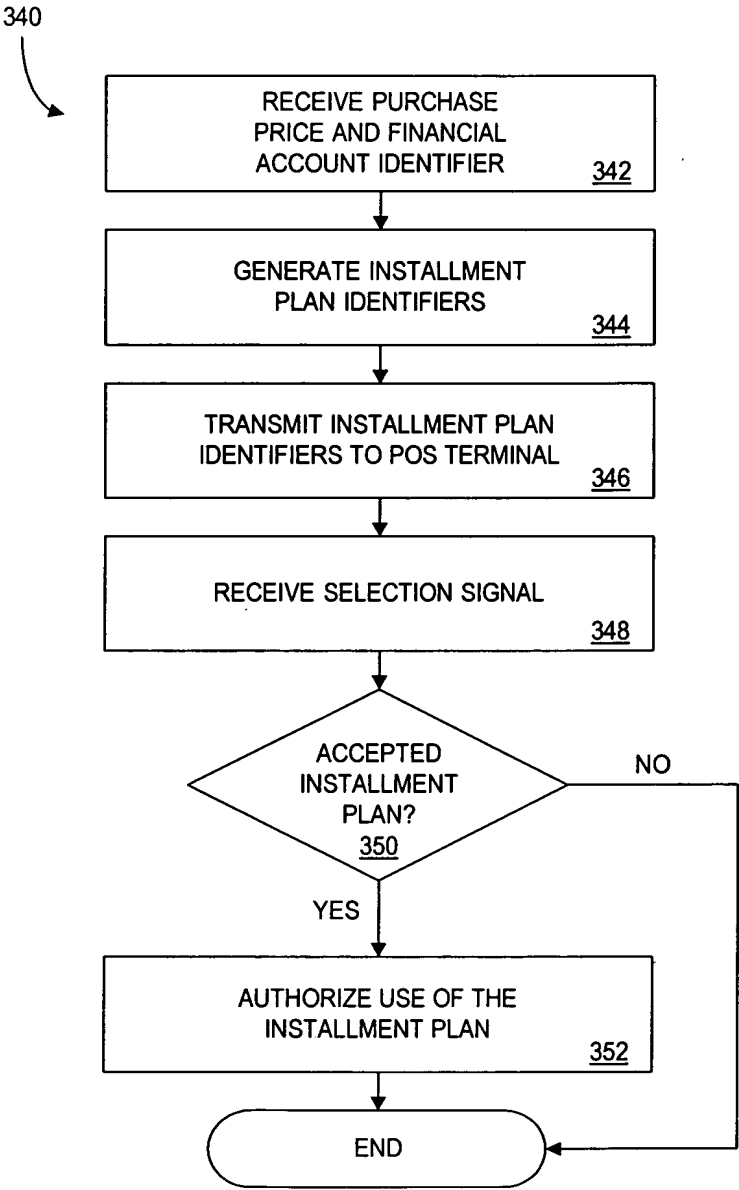


FIG. 9

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

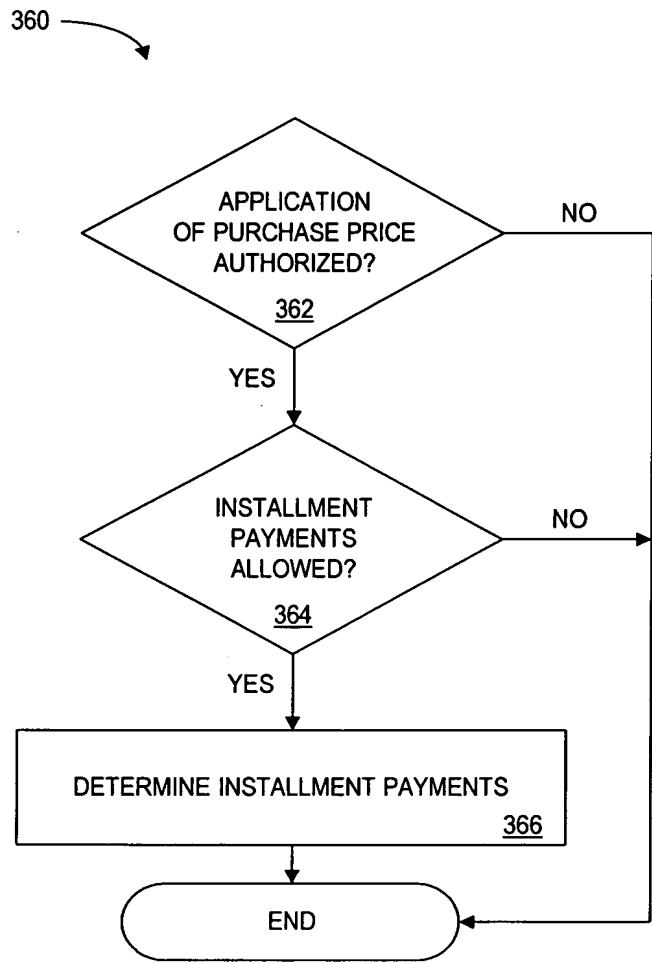


FIG. 10

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

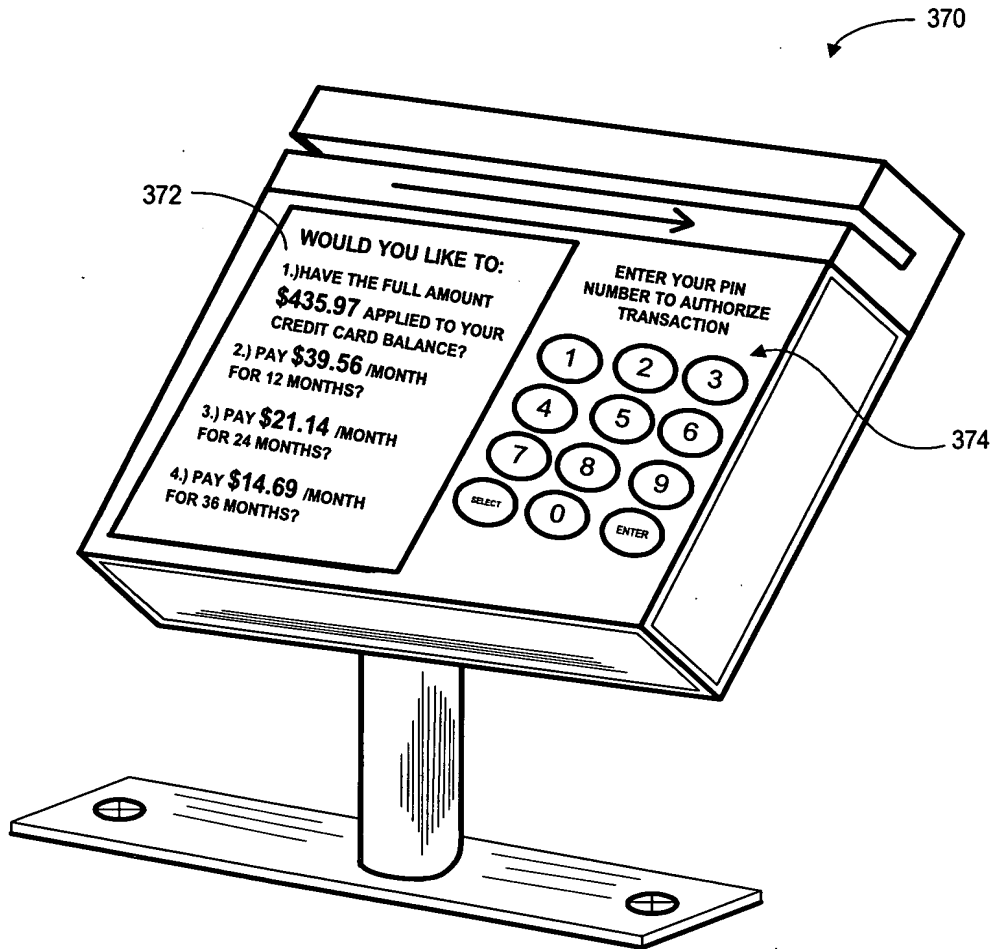


FIG. 11

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

400

STATEMENT

DATE **9/15/97**

FINANCE PLAN MINIMUM PAYMENT: **\$21.14**

CREDIT LINE BALANCE

MINIMUM PAYMENT:

\$24.00

TOTAL MINIMUM PAYMENT DUE:

\$45.14

PAYMENT DUE:

10/1/97

CUSTOMER: **BILL SMITH**

ACCOUNT NUMBER: **1111-1111-1111-1111**

YOUR CHARGES THIS PERIOD:

128003	8/21/97 SHOP RITE	MISC. GROCERIES	\$32.81
128116	8/22/97 EXXON	GASOLINE	\$12.92
130456-B-1	8/28/97 FINANCE PLAN	TELEVISION 456 PAYMENT 1/24	\$21.14
TOTAL			\$66.87

FIG. 12

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

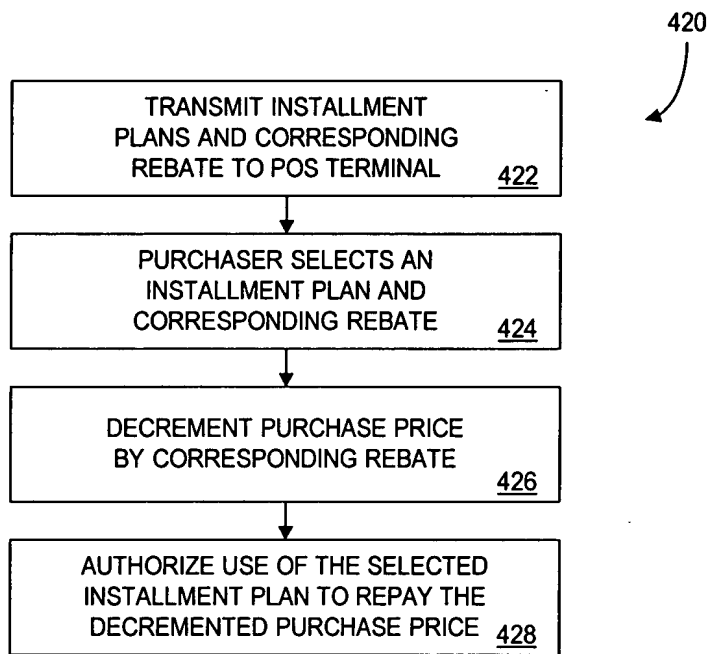


FIG. 13

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

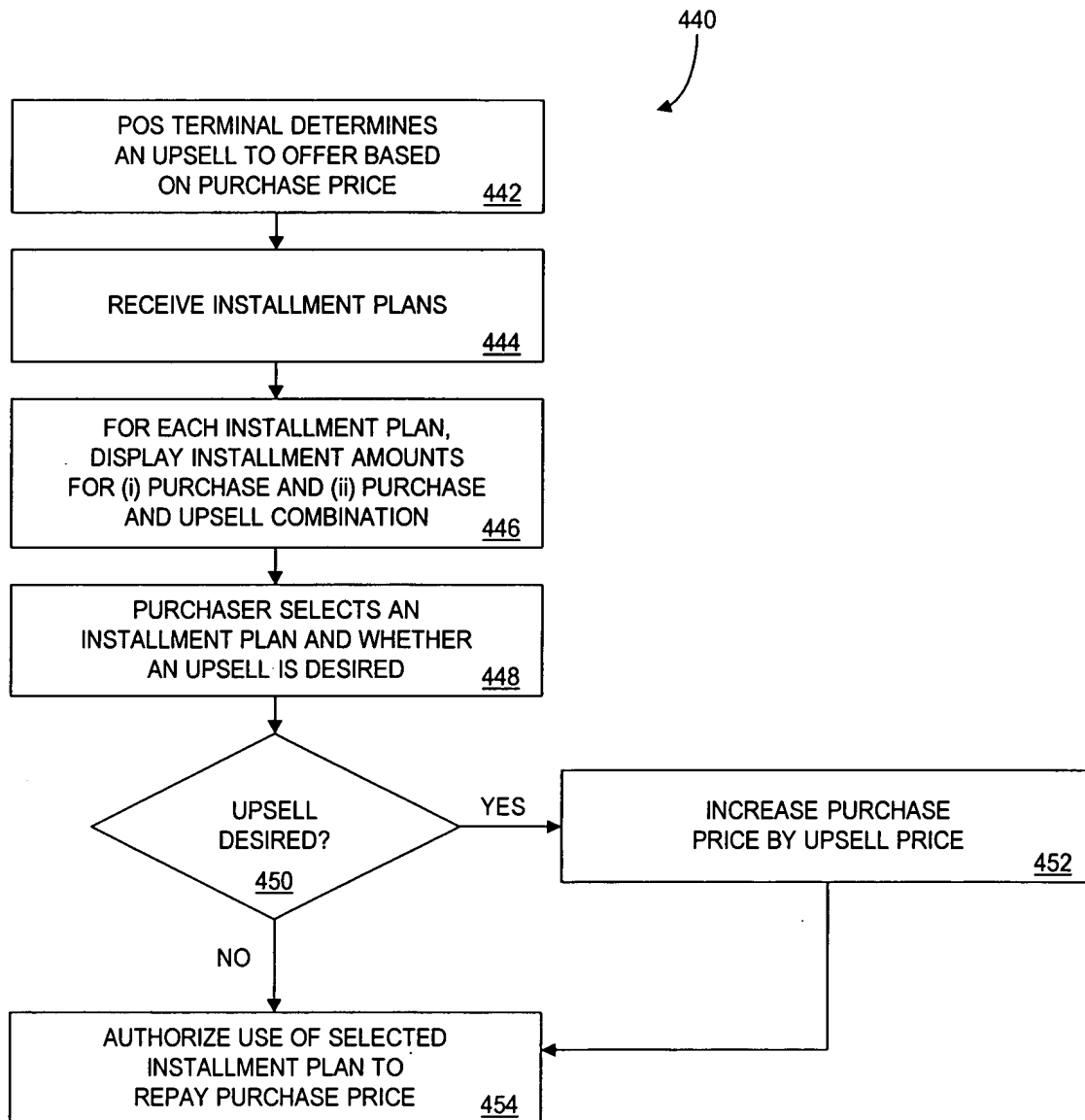


FIG. 14

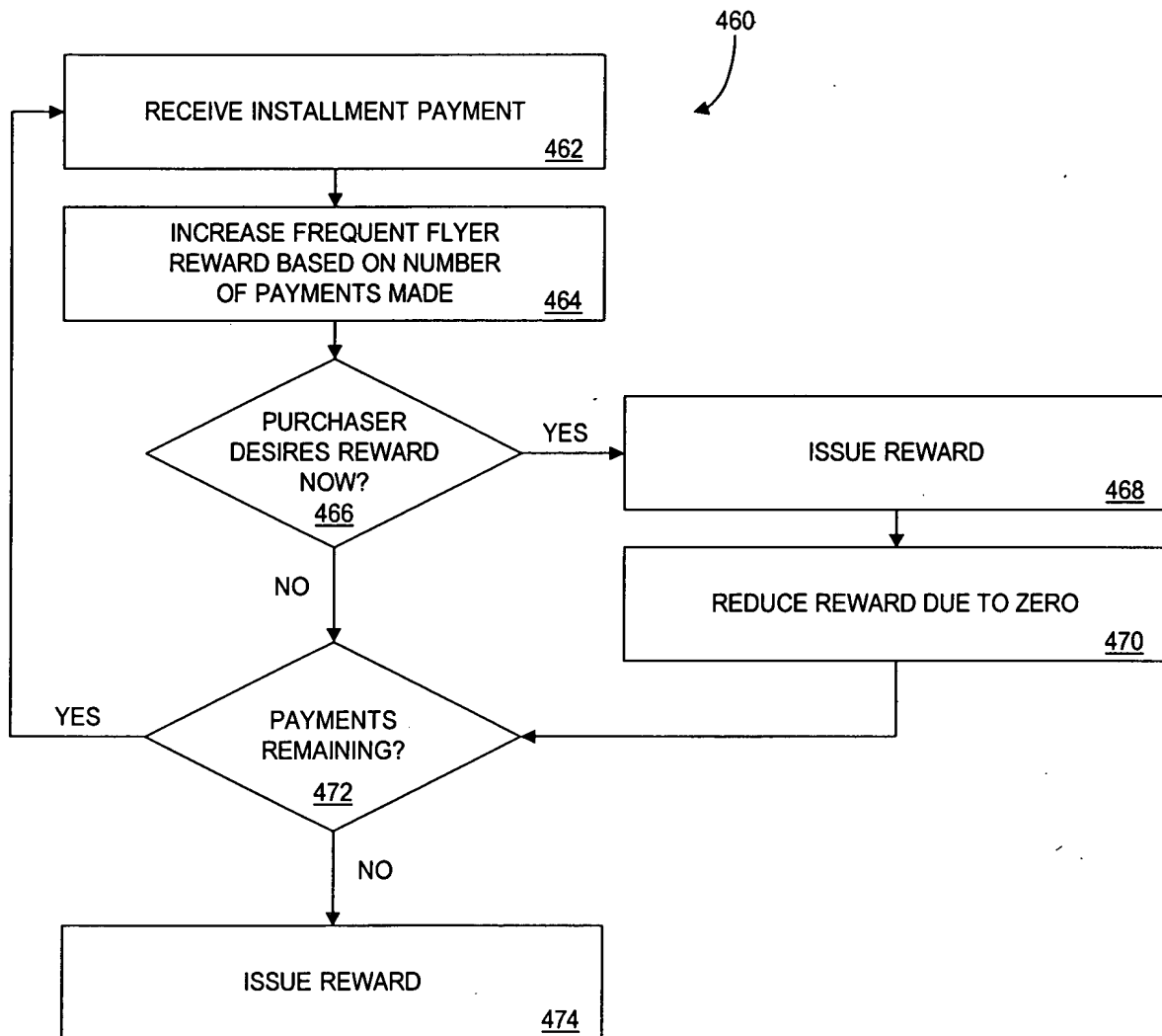


FIG. 15